

IN THE CLAIMS:

This listing of claims will replace all prior versions, and listings, of claims in the present application:

1-16. (Canceled)

17. (Currently amended) A method of facilitating a credit card transaction between a consumer using a wireless communication device and a provider of a product or service, the method comprising:

in a commerce platform implemented as one or more computer systems operated by a single business entity,

storing personal information of the consumer, including a credit card number of a credit card issued to the consumer;

receiving information for requesting the transaction from a remote entity;

sending information on the transaction to the wireless communication device;

receiving a signal from the wireless communication device indicating acceptance of the transaction;

receiving a personal identification code from the wireless communication device;

using the received personal identification code and the stored personal information on the consumer to verify the identity of the consumer;

verifying that the wireless communication device is in geographic proximity to the provider; and

in response to verifying the identity of the consumer and verifying that the wireless communication device is in geographic proximity to the provider, sending to a remote entity other than said single business entity a transaction request including information on the transaction and the credit card number, for initiation of a transaction approval process.

18. (Original) A method as recited in claim 17, wherein said storing personal information of the consumer comprises storing personal information of the consumer in a database within a trusted domain, the trusted domain excluding the consumer and the provider.

19. (Original) A method as recited in claim 18, wherein the stored personal information of the consumer is not permitted to pass outside the trusted domain at any time during performance of said method.

20. (Original) A method as recited in claim 17, further comprising:

receiving a signal indicating the transaction has been approved; and

in response to receiving the signal indicating the transaction has been approved,

storing a digital receipt of the transaction, and

sending a signal to the wireless communication device to cause the wireless communication device to output a message confirming completion of the transaction.

21. (Original) A method as recited in claim 17, further comprising providing telecommunications services to users of a plurality of wireless communications devices on a wireless communications network, including storing user account information for each of the plurality of users, including said consumer.

22. (Original) A method as recited in claim 21, further comprising, prior to sending information on the transaction to the wireless communication device:

receiving a unique identifier of the wireless communication device from a remote entity;

and

identifying the wireless communication device and an associated user account based on the unique identifier.

23-32. (Canceled)

33. (Currently amended) A method of facilitating a credit ~~card~~ transaction between a consumer and a provider of a product or service, the method comprising:

receiving information associated with the credit transaction from a remote terminal operated by the provider;

determining whether the credit transaction ~~is of a predetermined type~~ involves use of a personal mobile telecommunication device;

if the credit transaction is determined not to ~~be of the predetermined type~~ involve use of a personal mobile telecommunication device, then initiating a transaction approval process by transmitting at least a portion of the received information to a clearing network for approval of the transaction;

if the credit transaction is determined to ~~be of the predetermined type~~ involve use of a personal mobile telecommunication device, then

transmitting the received information to a remote validation entity other than the clearing network over a secure channel, to enable validation of the credit transaction by the remote validation entity, and

upon receiving an indication that the credit transaction has been validated by the remote validation entity, initiating a credit transaction approval process by transmitting at least a portion of the information to the clearing network for approval of the credit transaction.

34. (Currently amended) A method as recited in claim 33, wherein the information received from the remote terminal does not include a credit card number if the transaction ~~is of the predetermined type~~ involves use of a personal mobile telecommunication device, such that the information transmitted to the remote validation entity does not include a credit card number, and such that the remote validation entity validates the transaction without requiring the

consumer or the provider to communicate a credit card number in connection with the transaction.

35. (Currently amended) A method as recited in claim 34, wherein the information received from the remote terminal includes a credit card number if the transaction ~~is not of the predetermined type~~ does not involve use of a personal mobile telecommunication device.

36. (Currently amended) A method as recited in claim 33, wherein said determining whether the transaction ~~is of a predetermined type~~ involves use of a personal mobile telecommunication device comprises determining whether the transaction is of the predetermined type based on the information received from the remote terminal.

37. (Currently amended) A method as recited in claim 36, wherein said determining whether the transaction ~~is of a predetermined type~~ involves use of a personal mobile telecommunication device comprises determining whether the received information includes a predetermined code.

38. (Currently amended) A method as recited in claim 36, wherein the information received from the remote terminal may include a credit card number, and wherein said determining whether the transaction ~~is of a predetermined type~~ involves use of a personal mobile telecommunication device comprises determining whether the information received from the remote terminal includes a predetermined code in place of a credit card number.

39. (Original) A method of a telecommunications carrier facilitating a credit card transaction between a consumer using a wireless communication device and a provider of a product or service, the method comprising:

providing telecommunications services to users of a plurality of wireless communications devices on a wireless communications network, including storing user account information for

each of the plurality of users, the plurality of users including said consumer;

storing personal information of the consumer in a database within a trusted domain, the trusted domain excluding the consumer and the provider, the personal information including a credit card number of a credit card issued to the consumer;

receiving information for requesting the transaction from a remote entity, the information for requesting the transaction including a unique identifier of the wireless communication device, an amount of the transaction, and a provider identifier;

storing the information for requesting the transaction;

identifying the wireless communication device and an associated user account based on the unique identifier;

verifying that the wireless communication device is in geographic proximity to the provider;

sending information on the transaction to the wireless communication device via a wireless network;

receiving a signal from the wireless communication device indicating acceptance of the transaction by the consumer;

receiving a personal identification code from the wireless communication device via the wireless communications network;

using the received personal identification code and the stored personal information on the consumer to verify the identity of the consumer, and

if the identity of the consumer is verified, sending to a remote entity a transaction request including information on the transaction and the credit card number, for initiation of a transaction approval process, wherein the credit card information of the consumer is not permitted to pass outside the trusted domain;

receiving a signal indicating the transaction has been approved; and

in response to receiving the signal indicating the transaction has been approved,

storing a digital receipt of the transaction, and
sending a signal to the wireless communication device over the wireless communication network to cause the wireless communication device to output a message confirming completion of the transaction.

40. (Original) A method as recited in claim 39, wherein the stored personal information of the consumer is not permitted to pass outside the trusted domain at any time during performance of said method.

41. (Previously presented) A method of facilitating a credit card transaction between a consumer and a provider of a product or service, the method comprising:

providing a computer-implemented portal, through which the consumer can remotely access a commerce application;

storing personal information of the consumer in a database within a trusted domain, the trusted domain excluding the consumer and the provider, the personal information including a credit card number of a credit card issued to the consumer;

receiving, from a remote entity within the trusted domain, information for requesting the transaction, including an amount of the transaction and a provider identifier;

storing the information for requesting the transaction;

generating a session identifier corresponding to the transaction in response to receiving the information for requesting the transaction;

associating the session identifier with the stored information for requesting the transaction;

sending the session identifier to a remote entity, for subsequent communication to the consumer;

receiving a confidential personal identification code and a user-input session identifier

from a wireless communication device via a wireless communications network;

using the received personal identification code, the user-input session identifier, and the stored personal information of the consumer to attempt to validate the transaction, including

using the personal identification code and the stored personal information to verify the identity of the consumer, and

using the user-input session identifier to look up the stored information for requesting the transaction and to associate the consumer with the transaction;

if the transaction is successfully validated, then sending information on the transaction to the wireless communication device over the wireless network, to cause the wireless communication device to output a prompt to accept or decline the transaction;

receiving a signal from the wireless communication device indicating acceptance of the transaction;

in response to receiving the signal indicating acceptance of the transaction, sending to the remote entity a transaction request including information on the transaction and the credit card number, for initiation of a transaction approval process by a clearing network, without sending the credit card information outside the trusted domain;

receiving a signal indicating the transaction has been approved by the clearing network; and

in response to receiving the signal indicating the transaction has been approved by the clearing network,

storing a digital receipt of the transaction in association with the identity of the consumer; and

sending a signal to the wireless communication device over the wireless communication network to cause the wireless communication device to output a message confirming completion of the transaction.

42. (Original) A method as recited in claim 41, wherein the credit card number is not permitted to pass outside the trusted domain at any time during the transaction.

43. (Original) A method as recited in claim 41, wherein said receiving information for requesting the transaction comprises receiving the information for requesting the transaction via a secure channel.

44. (Original) A method as recited in claim 41, wherein the stored digital receipt is remotely accessible to the consumer.

45. (Original) A method as recited in claim 44, wherein the stored digital receipt is remotely accessible to the consumer via said portal.

46-49. (Canceled)

50. (Currently amended) A processing system to facilitate credit card transaction between a plurality of consumers using wireless communication devices and a plurality of providers of products or services, the processing system comprising:

- a database of personal information of the consumers, including, for each of the consumers, a credit card number of a credit card issued to said consumer;

- a processor; and

- a memory containing instructions for execution by the processor to control the processing system to

- receive information for requesting a transaction from a remote entity;

- send information on the transaction to one of the wireless communication devices;

- receive a signal from the wireless communication device indicating acceptance of

the transaction;

receive a personal identification code from the wireless communication device;

use the received personal identification code and the stored personal information on the consumer to verify the identity of the consumer,

verify that the wireless communication device is in geographic proximity to the provider, and

in response to verifying the identity of the consumer and verifying that the wireless communication device is in geographic proximity to the provider, send to a remote entity a transaction request including information on the transaction and the credit card number, for initiation of a transaction approval process.

51. (Original) A processing system as recited in claim 50, wherein the database of personal information of the consumers is stored within a trusted domain, the trusted domain excluding the consumer and the provider.

52. (Original) A processing system as recited in claim 51, wherein the stored personal information of the consumer is not permitted to pass outside the trusted domain at any time during performance of said method.

53. (Original) A processing system as recited in claim 50, wherein the processing system is operated by a telecommunications carrier providing wireless communications services to the plurality of consumers.

54. (Canceled)

55. (Original) A processing system as recited in claim 50, wherein the processing system is further configured to provide a computer-implemented portal, through which the consumer can

remotely access a commerce application using the wireless communications device.

56. (Original) A processing system as recited in claim 50, wherein the processing system is further configured to:

receive a signal indicating the transaction has been approved; and

in response to receiving the signal indicating the transaction has been approved,

store a digital receipt of the transaction, and

send a signal to the wireless communication device to cause the wireless communication device to output a message confirming completion of the transaction.